

Fill in this information to identify the case:

Debtor 1 Thomas D. Gammino
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the : _____ District of Rhode Island
(State)
Case number 1:19-bk-10383

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QA7 Court claim no. (if known): 3
Last four digits of any number you use to identify the debtor's account: XXXXXX8692 Date of payment change: 6/1/2023
Must be at least 21 days after date of this notice
New total payment: \$5,804.30
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?
- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____
- Current escrow payment: \$ 3,184.74* New escrow payment : \$ 2,619.56

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?
- ☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____
- Current interest rate: % New interest rate: %
Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?
- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)
- Reason for change: _____
- Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Thomas D. Gammino

First Name Middle Name Last Name

Case number (if known) 1:19-bk-10383

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Elizabeth Parrott Date 04/24/2023
Signature

Print: Elizabeth Parrott Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 678-277-4911 Email Elizabeth.Parrott@mccalla.com

"The 'current escrow payment' in the attached Escrow Statement will not match the previously filed NOPC or POC as this escrow payment is based off the contractual due date. The current escrow payment included in this Notice of Payment Change is based off the previously filed court record. This will not have any impact on the borrower."

In Re:
Thomas D. Gammino

Bankruptcy Case No.: 1:19-bk-10383
Chapter: 13
Judge: Diane Finkle

CERTIFICATE OF SERVICE

I, Elizabeth Parrott, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Thomas D. Gammino
2188 Tower Hill Road
Saunderstown, RI 02874

Russell D. Raskin
Raskin & Berman
116 East Manning Street
Providence, RI 02906

(served via ECF Notification)

Charles A. Pisaturo, Jr., Trustee
Office of the Chapter 13 Trustee
400 Westminster Street, Suite 54
Providence, RI 02903

(served via ECF Notification)

Gary L. Donahue
Office of the U.S. Trustee
U.S. Courthouse
One Exchange Terrace Suite 431
Providence, RI 02903

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 04/27/2023 By: /s/Elizabeth Parrott
(date) Elizabeth Parrott
Authorized Agent for Creditor



Account Number [REDACTED]

[REDACTED]
RUSSELL D. RASKIN
116 E MANNING ST
PROVIDENCE, RI 02906 4310

April 5, 2023

We have been notified you are representing the borrower or accountholder listed on the following document. Accordingly, the enclosed correspondence is being directed to you. Please provide this correspondence to your client as you deem appropriate.



Loan number [REDACTED]

Questions?

Visit us at

www.MortgageQuestions.com

Call toll free 1-888-820-6474

Fax 1-856-917-8300

[REDACTED]
THOMAS D GAMMINO
2188 TOWER HILL RD
SAUNDERSTOWN, RI 02874-2805**Your Annual Escrow Statement Dated: April 5, 2023****Why am I getting this statement?**

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on March 12, 2019 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$11,760.60**.

The monthly shortage for the next 48 months is **\$245.01** and will automatically be added to your monthly payment beginning **June 2023**. Your new monthly payment for **June 2023** will be **\$5,804.30**.

What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of May 31, 2023):	-\$ 60,793.73
Escrow adjusted per Proof of Claim*	\$53,782.28
Required escrow account balance (as of May 31, 2023):	\$4,749.15
Difference resulting in an escrow account shortage:	\$11,760.60

*This amount reflects the adjustment made for the Bankruptcy Proof of Claim:

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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The following table reflects your current monthly payment and new monthly payment:		
	Current Payment	New Payment with Shortage
Principal & Interest	\$3,184.74	\$3,184.74
Escrow Deposit	\$3,350.38	\$2,374.55
Escrow Shortage		\$245.01
Total Payment	\$6,535.12	\$5,804.30
If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.		

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$2,374.55, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the June 2023 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the last analysis cycle , as displayed in detail in the history portion of the escrow analysis statement.		
Description	Current Annual Payment	Projected Annual Payment
Taxes	\$19,619.24	\$18,407.28
Insurance	\$9,027.00	\$10,087.36
TOTAL	\$28,646.24	\$28,494.64

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.	
Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$4,749.11 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.	
Your projected anticipated lowest account balance of \$60,793.77- will be reached in May 2024. When subtracted from your minimum required balance of \$4,749.11, an Escrow Shortage results in the amount of \$11,760.60. These amounts are indicated with LP . You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at 1-888-820-6474 .	

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone ()	Business telephone ()	Extension
E-mail address		



PO Box 24736
West Palm Beach, FL 33410

Your annual escrow statement (continued)

April 5, 2023

THOMAS D GAMMINO
2188 TOWER HILL RD
SAUNDERSTOWN, RI 02874-2805

Loan number [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	Opening balance			- 60,793.73	4,749.15
Jun 2023		2,374.55		-58,419.18	7,123.70
Jul 2023	CITY/TWN TAX	2,374.55	4,601.82	-60,646.45	4,896.43
Aug 2023		2,374.55		-58,271.90	7,270.98
Sep 2023		2,374.55		-55,897.35	9,645.53
Oct 2023	CITY/TWN TAX	2,374.55	4,601.82	-58,124.62	7,418.26
Nov 2023		2,374.55		-55,750.07	9,792.81
Dec 2023		2,374.55		-53,375.52	12,167.36
Jan 2024	CITY/TWN TAX	2,374.55	4,601.82	-55,602.79	9,940.09
Feb 2024		2,374.55		-53,228.24	12,314.64
Mar 2024		2,374.55		-50,853.69	14,689.19
Apr 2024	CITY/TWN TAX	2,374.55	4,601.82	-53,080.96	12,461.92
May 2024	HAZARD INS.	2,374.55	10,087.36	-60,793.77	4,749.11 LP
Total		\$28,494.60	\$28,494.64		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					4,904.80	-89,039.49
Jun 2022	HAZARD INS.	2,387.19	5,697.78 *		10,087.36*	7,291.99	-93,429.07
Jul 2022	CITY/TWN TAX	2,387.19	5,697.78 *	4,904.81	4,601.82*	4,774.37	-92,333.11
Aug 2022		2,387.19	5,697.78 *			7,161.56	-86,635.33
Sep 2022		2,387.19	8,045.18 *			9,548.75	-78,590.15
Oct 2022	CITY/TWN TAX	2,387.19	2,347.40 *	4,904.81	4,601.82*	7,031.13	-80,844.57
Nov 2022		2,387.19	3,350.38 *			9,418.32	-77,494.19
Dec 2022		2,387.19	6,485.08 *			11,805.51	-71,009.11
Jan 2023	CITY/TWN TAX	2,387.19	6,485.08 *	4,904.81	4,601.82*	9,287.89	-69,125.85
Feb 2023		2,387.19	*			11,675.08	-69,125.85
Mar 2023		2,387.19	6,485.08 *			14,062.27	-62,640.77
Apr 2023	CITY/TWN TAX	2,387.19	13,185.84 E	4,904.81	4,601.82E	11,544.65	-54,056.75
May 2023	HAZARD INS.	2,387.19	3,350.38 E	9,027.00	10,087.36E	4,904.84	-60,793.73
Total		28,646.28	66,827.76	28,646.24	38,582.00		



ESCROW ANALYSIS BORROWER GUIDE FREQUENTLY ASKED QUESTIONS (FAQ)

What's an escrow analysis?

The Real Estate Settlement Procedures Act, "RESPA", requires servicers perform an escrow analysis at least one time annually. Any increase or decrease to your annual property taxes and/or insurance premiums may cause the mortgage payment amount to change. We provide details of the annual analysis in the Escrow Account Statement. The statement details the most recent escrow review. You may receive more than one analysis in the year. There are a number of reasons for an interim escrow analysis. The most common reasons are:

- The loan was acquired from another servicer.
- A material change to insurance or tax amounts due.
- Changes which occur after closing.
- Change in Tax or Insurance due dates.

How is the required escrow beginning account balance determined?

The required beginning escrow balance is made up of a cushion plus any prorated taxes and/or insurance needed to fulfill the anticipated disbursements for the next 12 months.

Why did the monthly escrow payment change?

The monthly escrow payment is comprised of 1/12th of all anticipated annual disbursements. If there is an increase or decrease in the annual tax and/or insurance amounts the monthly escrow collection will change. Please refer to the escrow analysis for a more detailed explanation of the disbursement amounts.

What's an escrow cushion?

An escrow cushion is the amount of money set aside in the escrow account to cover any unanticipated costs such as an increase in property taxes or insurance premiums and prevents the escrow balance from being overdrawn. An escrow cushion is held unless the mortgage documents or state law directs otherwise.

If the escrow account has a surplus when will I receive the overage check?

If the escrow analysis resulted in an escrow surplus greater than \$50.00 and the account is not more than 30 days past due (per RESPA, current is defined as the servicer receiving the borrower's payments within 30 days of the payment due date), has not been referred to foreclosure, and the account is not in bankruptcy at the time the escrow analysis is performed, an escrow refund check will either be included with the escrow analysis statement or sent under separate cover within 30 business days. Any surplus under \$50.00 will be adjusted from the monthly escrow payment.

How do I remove the escrow account?

Please contact customer service to request a review of the loan for escrow waiver eligibility. Please be advised that investor requirements may not allow the escrow account termination.

How did you calculate the new escrow payment?

We list all possible disbursements or expenses such as property taxes or insurance premiums to be paid on your behalf for the next 12 months. We take the total and divide the amount by 12 payments. Total anticipated disbursements divided by 12 payments equals the Monthly Escrow Payment. Due to changes in property taxes or insurance premiums, it is possible the escrow account could end up with a balance which is less than the target cushion amount. This is referred to as a "Shortage". Any shortage

of funds in the escrow account will be determined at the time of the escrow analysis. Additionally, it is possible the escrow account could end up with a balance which is greater than the required cushion amount. This is referred to as a "Surplus".

If I want to send in funds to the escrow account, where do I send the payment?

You may direct a deposit of any amount solely to the escrow account using our pay by phone service, or Website. There may be fees associated with these payment services. You may also send in additional funds to escrow by mail. If by mail, then be sure to write the loan number on your check, specify "ESCROW application" on the memo line and mail to:

P.O. Box 371867
 Pittsburgh, PA 15250-7867
 Overnight mail: Attn: 37186
 500 Ross Street 154-0470
 Pittsburgh, PA 15250.

Once the escrow funds are received, the monthly escrow payment will be adjusted within 10 business days of posting.

Please be advised, if the escrow analysis discloses a shortage greater than one month's escrow payment, PHH cannot and does not require repayment of this amount and, instead, PHH has spread any shortage across the monthly escrow payments.

What should I do if the loan is escrowed and I received a delinquent tax bill, tax exemption, or tax reduction notice?

Write the loan number on the correspondence and send it to us as follows:

PHH Mortgage Servicing
 Attn: Tax Department
 P.O. Box 24665
 West Palm Beach FL 33416-4665
 Fax 562-682-8880
 Email: KanaTax@mortgagefamily.com

What should I do if I received a check from my insurance carrier for property damage or have questions regarding an existing claim?

Please contact Assurant toll free 888-882-1815 Monday through Friday 8:00am - 9:00pm ET and Saturday 8:00am - 5:00pm ET.

What should I do if I change insurance carriers?

Insurance policy information can be faxed to 937-525-4210 or uploaded to MyCoverage Website at mycoverageinfo.com/mortgagefamily or send via email to MortgageFamily@MyCoverageinfo.com. If you have any questions regarding your insurance policy information, please contact our Insurance customer care directly for further assistance at 888-882-1855, Monday through Friday, 8:00am - 9:00pm ET and Saturday 8:00am - 5:00pm ET.

What do I do if the account was escrowed as a result of a delinquent tax payment notice and I have proof of payment?

Write your loan number on the correspondence and send it to us as follows:

PHH Mortgage Servicing
 Attn: Tax Department
 P.O. Box 24665
 West Palm Beach FL 33416-4665
 Fax 561-682-8880
 Email: Proofoftaxpayments@mortgagefamily.com

To obtain additional information about the account, visit www.MortgageQuestions.com